| accident | payment delay $j$ | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| year $i$ | 0 | 1 | 2 | 3 | 4 | ... | $j$ | ... | $J-1$ | $J=I-1$ |
| 1 | | | | | | | | | | |
| 2 | | | | | | | | | | |
| $\vdots$ | observations $\mathcal{D}_I = \{C_{ij} : i+j \leq I\}$ | | | | | | | | | |
| $\vdots$ | | | | | | | | | | |
| $\vdots$ | | | | | | | | | | |
| $i$ | | | | | | | | | | |
| $\vdots$ | | | | | | | | | | |
| $\vdots$ | | | | | | | | | | |
| $I-2$ | | | to be predicted $\mathcal{D}_I^c = \{C_{ij} : i+j > I\}$ | | | | | | | |
| $I-1$ | | | | | | | | | | |
| $I$ | | | | | | | | | | |